

<i>SERFF Tracking Number:</i>	<i>MGCA-126197183</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mid-West National Life Insurance Company of Tennessee</i>	<i>State Tracking Number:</i>	<i>42712</i>
<i>Company Tracking Number:</i>	<i>MW-25910-IR 200907 AR MIDWEST 14447</i>		
<i>TOI:</i>	<i>H15I Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>MW-25910-IR -Outpatient Radiation and Chemotherapy Rider</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-25910-IR -Outpatient Radiation and Chemotherapy Rider SERFF Tr Num: MGCA-126197183 State: ArkansasLH

TOI: H15I Individual Health - Hospital/Surgical/Medical Expense

SERFF Status: Closed

State Tr Num: 42712

Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical Expense

Co Tr Num: MW-25910-IR 200907 AR MIDWEST 14447 State Status: Disapproved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Rosalind Minor

Authors: Sean Casey, Eliseo Rodriguez, Kendall Daniels, Charles Schneeberger, Chanel Orallo, Joanna Gulling, EDS EDSSupport, Liz Hart, Sergei Mordovine, Yan Yuan, Trent Bridges, David Beimesch, Aliya Panjwani, Tony Huang, Sommay Khounlo

Disposition Date: 06/22/2009

Date Submitted: 06/19/2009

Disposition Status: Disapproved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments: Our state of domicile is Texas and does not require rate changes to be filed.

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

SERFF Tracking Number: MGCA-126197183 State: Arkansas
Filing Company: Mid-West National Life Insurance Company of Tennessee State Tracking Number: 42712
Company Tracking Number: MW-25910-IR 200907 AR MIDWEST 14447
TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
Product Name: MW-25910-IR -Outpatient Radiation and Chemotherapy Rider
Project Name/Number: /

Overall Rate Impact:

Filing Status Changed: 06/22/2009

Deemer Date:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/22/2009

Corresponding Filing Tracking Number:

SERFF Tracking Number: MGCA-126197183 State: Arkansas
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 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: MW-25910-IR -Outpatient Radiation and Chemotherapy Rider
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Filing Description:

This rider form will pay benefits for Covered Expenses incurred by an Insured Person, while this Rider is inforce, for Chemotherapy and Radiation Therapy. Benefits are paid under this rider on the same basis as any Illness covered under the base policy.

Company and Contact

Filing Contact Information

Aliya Panjwani, aliya.panywani@healthmarkets.com
 Healthmarkets (817) 255-3884 [Phone]
 North Richland Hills, TX 76180 (817) 255-8274[FAX]

Filing Company Information

Mid-West National Life Insurance Company of Tennessee CoCode: 66087 State of Domicile: Texas
 9151 Boulevard 26 Group Code: 264 Company Type:
 North Richland Hills, TX 76180 Group Name: State ID Number:
 (817) 255-3100 ext. [Phone] FEIN Number: 62-0724538

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mid-West National Life Insurance Company of Tennessee	\$50.00	06/19/2009	28687735

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	06/22/2009	06/22/2009

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Project Name/Number: /

Disposition

Disposition Date: 06/22/2009

Implementation Date:

Status: Disapproved

Comment:

The Arkansas Rate History indicates that the last rate increase was implemented on 10/1/08.

Since it has not been 12 months since the implementation of the last increase, your request is being disapproved at this time. If you wish to resubmit a rate increase on this block of business at a later date, please include the last three years experience with at least six (6) months experience for 2009.

Thank you for your understanding and cooperation in this matter.

Rate data does NOT apply to filing.

SERFF Tracking Number: *MGCA-126197183* *State:* *Arkansas*
Filing Company: *Mid-West National Life Insurance Company of* *State Tracking Number:* *42712*
 Tennessee
Company Tracking Number: *MW-25910-IR 200907 AR MIDWEST 14447*
TOI: *H151 Individual Health -* *Sub-TOI:* *H151.001 Health - Hospital/Surgical/Medical*
 Hospital/Surgical/Medical Expense *Expense*
Product Name: *MW-25910-IR -Outpatient Radiation and Chemotherapy Rider*
Project Name/Number: */*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Supporting Documents	Disapproved	Yes
Rate	MW-25910-IR Rate Page	Disapproved	Yes

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TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense	Sub-TOI:	H15I.001 Health - Hospital/Surgical/Medical Expense
Product Name:	MW-25910-IR -Outpatient Radiation and Chemotherapy Rider		
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Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MGCA-126197183 State: Arkansas

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TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Disapprove	MW-25910-IR Rate Page	MW-25910-IR	New		MW-25910-IR Rate Page.pdf

Mid-West National Life Insurance Company of Tennessee

Outpatient Chemotherapy and Radiation Therapy Rider MW-25910-IR

Formula: Round(Monthly Base Rate * Inflation Factor * Tobacco Use Factor,0)

Multiply the Monthly Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates.

Based on underwriting results, final rates may range from 50% to the maximum percentage allowed by your state of the above calculated rates.

Plan Codes	
AEAB33C and AEAB36C	

Age	Base Rate
Child	\$2.00
0-39	\$5.00
40-49	\$8.00
50-64	\$11.00

Inflation Factor: 1.851141600
Tobacco User 1.17
Non-tobacco Use 1.00

Plan Codes	
AEAB41C and AEAP39C	

Age	Base Rate
Child	\$2.06
0-39	\$5.16
40-49	\$8.25
50-64	\$11.35

Inflation Factor: 1.440000000
Tobacco User 1.30
Non-tobacco Use 1.00